

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION

UNITED STATES OF AMERICA	)	Case No. 3:24-cr-00045
	)	
v.	)	<b><u>ORDER</u></b>
	)	
JESSICA BAILEY SOWELL,	)	By: Hon. Thomas T. Cullen
	)	United States District Judge
Defendant.	)	

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Following her plea of guilty to charges of bank fraud, aggravated identity theft, and possession of a firearm by a convicted felon, Defendant Jessica Bailey Sowell was sentenced to a total term of 57 months in prison. (*See* ECF No. 55 at 2.) Ms. Sowell was also ordered to make restitution in the amount of \$47,190.25 to five different identifiable victims, and the court recommended that she participate in the Federal Inmate Financial Responsibility Program (“FIFRP”) while incarcerated. (*Id.* at 5, 2.) The court ordered that payment on her restitution obligation “begin immediately” and that, if any restitution obligation remained unpaid at the time of her release from imprisonment, she was to make payments in equal monthly installments of \$50.00, to commence 60 days after her release, until her restitution obligation is paid in full. (*Id.* at 7.)

On September 15, 2025, the court received a letter from Ms. Sowell complaining that she is being assessed monthly restitution payments of \$130 while others participating in the same FIFRP are assessed monthly payments as low as \$25. (ECF No. 60.) Because most of the money she receives is from friends and family and intended for her use while in prison, she asks that this court amend her judgment to relieve her of the obligation to pay restitution while incarcerated.

The FIFRP is administered by the Bureau of Prisons (“BOP”), and any change to the obligations imposed on her through that program must be addressed with BOP. While the court is sympathetic, its only recourse to address the current monthly assessment would be to relieve her of the obligation to pay towards her restitution while she is incarcerated, which the court is not willing to do. Therefore, her request to amend the judgment (ECF No. 60) is **DENIED**.

The Clerk is directed to forward a copy of this Order to all counsel of record and to Ms. Sowell.

**ENTERED** this 24th day of September, 2025.

/s/ Thomas T. Cullen  
HON. THOMAS T. CULLEN  
UNITED STATES DISTRICT JUDGE